

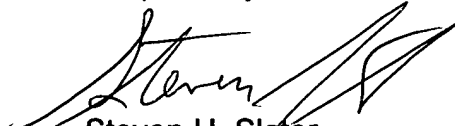
communication link between POS terminal 2 and base system 4 can be a dial-up connection or can alternatively be an always on connection over a public network such as the Internet, or over a private or virtual private network. While image database [16] 18 is shown as residing on a single server, it could alternatively be a distributed database residing on several computers, or could reside on the central computer, or some other computer comprising the base system. While the bill payment service provider is described herein as a separate service provider, the service could be provided by a financial institution or by a large retailer chain, or by any of the other companies and service providers described herein. Many other variations, modifications, and extensions to the described preferred embodiments will be apparent to one skilled in the art. As such, the scope of the invention should not be limited by the particular embodiments herein described but should be only defined by the appended claims and equivalents thereof.

#### **REMARKS**

The amendment is being filed prior to examination and corrects minor typographical errors in the specification. No new matter has been added.

Applicant respectfully requests that the Examiner contact the below listed attorney with any questions regarding this matter.

Respectfully submitted,

  
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